P BK93 PGS9

STATE MS.-DESOTO CO.

FEB 19 4 09 PH 102 C

BK 93 PG S9 W.E. DAVIS OH. CLK.

When Recorded Mail to:

Attn: Recording Department Optima is.com 1920 Main St. #450 Irvine, CA 92614

OFB Loan #: 99527897 POA Loan #: 1569

**Document Title** 

LIMITED POWER OF ATTORNEY

DESOTO, MS

Name of Grantor/Assignor: WESTERN UNITED LIFE ASSURANCE CO.

Name of Grantee/Assignee: OCWEN FEDERAL BANK FSB

PLEASE DO NOT REMOVE THIS COVER PAGE. THIS IS PART OF THE DOCUMENT. THIS IS PAGE ONE OF THE LIMITED POWER OF ATTORNEY. PLEASE PROVIDE RECORDING INFORMATION ON THIS PAGE.

£

POA#: 1569

## LIMITED POWER OF ATTORNEY

Western United Life Assurance Company (hereinafter called "Prior Servicer") hereby appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen"), as its true and lawful attorney-in-fact to act in the name, place and stead of Prior

The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.

To execute and deliver insurance filings and claims, affidavits of debt, substitutions of trustee, substitutions of counsel, non-military affidavits, notices of recission, foreclosure deeds, transfer tax affidavits, affidavits of merit, verifications of complaints, notices to quit, bankruptcy declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Prior Servicer in connection with insurance, foreclosure, bankruptcy

and eviction actions.

To endorse any checks or other instruments received by Ocwen and made payable to Prior Servicer. 3.

To pursue any deficiency, debt or other obligation, secured or unsecured, including but not limited to those arising from foreclosure or other sale, promissery note or check. This power also authorizes Ocwen to collect, negotiate or otherwise settle any deficiency claim, including interest and attorney's fees.

To do any other act or complete any other document that arises in the normal course of servicing

Dated: August 13, 2001.

Witness:

State of Washington),

County of Spokane)

WESTERN UNITED LIE

3000 Reuel Swanson Name: Title: Secretary

> Prepared & Requested by Pat Belanger of Ocwen Federal Bank at 1665 Palm Beach Lakes, W. Palm Beach, FL 33401 When Recorded Mail to: OFBRP Optima is.com @ 1920 Main St #450, Irvine, CA 92614

BEFORE ME, Arlene Burns, a Notary Public in and for the jurisdiction aforesaid, on this 13th day of August, 2001, personally appeared Reuel Swanson who resides at Spokane, Washington and who is personally known to me (or sufficiently proven) to be the Secretary of Western United Life Assurance Company and the person who executed the foregoing instrument by virtue of the authority vested in him and he did acknowledge the signing of the foregoing instrument to be his free and voluntary act and deed as Secretary for the uses, purposes and consideration therein set

Witness my hand and official seal this 13th day of August, 2001.

My Commission Expires: 02/19/03

NOTARYSTAN

NOTARY PUBLIC STATE OF WASHINGTON ARLENE BURNS

My Appointment Expires Feb. 19, 2003

COMMISSIO CREATEL

I hereby certify this document to be a true, correct and complete copy of the record filed in Thy Dated this

, Skagit County Auditor

11/20/2001 Page 2 of 2 10:45:32AM